

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 11-50623 – GFK

KEVIN CHARLES JOHNSON
5719 WADENA ST
DULUTH, MN 55807

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-9729

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 8/16/11

Gregory F Kishel
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on August 16, 2011 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4

United States Bankruptcy Court
District of MinnesotaIn re:
KEVIN CHARLES JOHNSON
DebtorCase No. 11-50623-GFK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-5

User: admin
Form ID: 7dscPage 1 of 2
Total Noticed: 46

Date Rcvd: Aug 17, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2011.

db +KEVIN CHARLES JOHNSON, 5719 WADENA ST, DULUTH, MN 55807-2525
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
59365226 ALLIANCEONE RECEIVABLES, PO BOX 3111, SOUTHEASTERN, PA 19398-3111
59365227 +ALLIED INTERSTATE, 3000 CORPORATE EXCHANGE DR, COLUMBUS, OH 43231-7684
59365231 +ASPIRE CARD SERVICES, P.O. BOX 120 C, COLUMBUS, GA 31902-0120
59365236 DULUTH CLINIC, ATTN: BUSINESS OFFICE, 400 E THIRD ST, DULUTH, MN 55805-1983
59365237 EQUIFAX CREDIT INFO SERVICES, PO BOX 740241, ATLANTA, GA 30374-0241
59365238 +EXPERIAN, 955 AMERICAN LN, SCHAUMBURG, IL 60173-4998
59365239 +GORDY HALVERSON, 3601 LINDAHL RD, HERMANTOWN, MN 55810-9704
59365241 HSBC/BEST BUY, PO BOX 15518, NEW CASTLE, DE 19720
59365244 JOHNSON, RODENBURG & LAUINGER, 1004 E CENTRAL AV, PO BOX 4127, BISMARCK, ND 58502-4127
59365245 +KATHERINE JOHNSON, 5719 WADENA ST, DULUTH, MN 55807-2525
59365247 +LAKE SUPERIOR COMM HEALTH CTR, 4325 GRAND AV, DULUTH, MN 55807-2730
59365250 +MADELINE JOHNSON, 2713 W SUPERIOR ST, APT 102, DULUTH, MN 55806-1800
59365252 +MIDLAND FUNDING LC, C/O MESSERLI & KRAMER PA, 3033 CAMPUS DR STE 250, PLYMOUTH, MN 55441-2662
59365253 +MIDLAND FUNDING LLC, C/O MESSERLI & KRAMER PA, 3033 CAMPUS DR STE 250, PLYMOUTH, MN 55441-2662
59365254 MIDLAND MORTGAGE, PO BOX 26648, OKLAHOMA CITY, OK 73126-0648
59365256 +NCO FINANCIAL SYSTEMS, 507 PRUDENTIAL RD, HORSHAM, PA 19044-2368
59365257 NORTHLAND GROUP INC., PO BOX 390846, EDINA, MN 55439-0846
59365258 +PIEDMONT HEIGHTS DENTAL ASSOCS, 2860 PIEDMONT AV, DULUTH, MN 55811-2993
59365259 SMDC HEALTH SYSTEMS, PO BOX 64618, ST PAUL, MN 55164-0618
59365260 +ST LUKES HOSPITAL, 915 E. FIRST ST, DULUTH, MN 55805-2193
59365261 +ST MARYS MEDICAL CTR, 407 E 3RD ST, DULUTH, MN 55805-1984
59365262 +TRANSUNION CONSUMER RELATIONS, PO BOX 2000, CHESTER, PA 19016-2000
59365264 +WASTE MANAGEMENT, 2625 W GRANDVIEW RD, PHOENIX, AZ 85023-3110

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Aug 17 2011 22:53:00 Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Aug 17 2011 23:07:23 US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
59365228 EDI: PHINAMERI.COM Aug 17 2011 22:53:00 AMERICREDIT FINANCIAL SERVICES, P.O. BOX 183853, ARLINGTON, TX 76096
59365229 +EDI: ARROW.COM Aug 17 2011 22:53:00 ARROW FINANCIAL SERVICES, 5996 W TOUHY AV, NILES, IL 60714-4610
59365230 EDI: ARROW.COM Aug 17 2011 22:53:00 ARROW FINANCIAL SERVICES LLC, 21031 NETWORK PLACE, CHICAGO, IL 60678-1031
59376535 +EDI: ATLASACQU.COM Aug 17 2011 22:53:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
59365232 +E-mail/Text: cms-bk@cms-collect.com Aug 17 2011 23:07:40 CAPITAL MANAGEMENT SERVICES, 726 EXCHANGE ST STE 700, BUFFALO, NY 14210-1464
59365233 EDI: CAPITALONE.COM Aug 17 2011 22:53:00 CAPITAL ONE BANK, BKY DIVISION, P.O. BOX 85619, RICHMOND, VA 23285-5619
59365234 EDI: RMSC.COM Aug 17 2011 22:53:00 CARE CREDIT, C/O GE MONEY BANK, PO BOX 960061, ORLANDO, FL 32896-0061
59365235 EDI: CHASE.COM Aug 17 2011 22:53:00 CHASE BANK, BANKRUPTCY DEPT, PO BOX 15153, WILMINGTON, DE 19886-5153
59388468 EDI: CAPITALONE.COM Aug 17 2011 22:53:00 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
59365240 EDI: HFC.COM Aug 17 2011 22:53:00 HSBC CARD SERVICES, BKY DEPT, PO BOX 5213, CAROL STREAM, IL 60197-5213
59365242 EDI: IRS.COM Aug 17 2011 22:53:00 INTERNAL REVENUE SERVICE, 30 7TH ST E, STE 1222, ST PAUL, MN 55101-4940
59365243 +EDI: RMSC.COM Aug 17 2011 22:53:00 JC PENNEY, C/O GE MONEY BANK BKY DEPT, PO BOX 103104, ROSWELL, GA 30076-9104
59365246 EDI: CBSKOHLS.COM Aug 17 2011 22:53:00 KOHL'S, C/O CHASE BKY DEPT, PO BOX 15153, WILMINGTON, DE 19886-5153
59365248 EDI: RESURGENT.COM Aug 17 2011 22:53:00 LVNV FUNDING, PO BOX 10584, GREENVILLE, SC 29603-0584
59365249 +EDI: RESURGENT.COM Aug 17 2011 22:53:00 LVNV FUNDING, PO BOX 10497, GREENVILLE, SC 29603-0497
59365251 +EDI: MID8.COM Aug 17 2011 22:53:00 MIDLAND CREDIT MANAGEMENT, 8875 AERO DR STE 2, PO BOX 939019, SAN DIEGO, CA 92193-9019
59365255 EDI: MINNDEPREV.COM Aug 17 2011 22:53:00 MN DEPT OF REVENUE, BANKRUPTCY SECTION, PO BOX 64447, ST PAUL, MN 55164-0447
59374874 +EDI: MID8.COM Aug 17 2011 22:53:00 Midland Credit Manangement, Inc., 8875 Aero Drive, Suite 200, San Diego CA 92123-2255
59365265 EDI: HFC.COM Aug 17 2011 22:53:00 YOUNKERS, C/O HSBC BKY DEPT, PO BOX 5213, CAROL STREAM, IL 60197-5213

TOTAL: 21

District/off: 0864-5

User: admin
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Page 2 of 2
Total Noticed: 46

Date Rcvd: Aug 17, 2011

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

intp* ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
Arlington, TX 76096)
59376659* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
59365263 ###WASTE MANAGEMENT, 12448 PENNSYLVANIA AV S, SAVAGE, MN 55378-1118

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2011

Signature:

